



Atty. Dkt. No. 037607-0251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kemper et al.
Title: SYSTEM AND METHOD FOR
VERIFYING LOAN DATA AT
DELIVERY
Appl. No.: 10/737,298
Filing Date: 12/16/2003
Examiner: Hamilton, Lalita M.
Art Unit: 3624

<p>CERTIFICATE OF MAILING I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date below.</p> <p><u>Roberta A. Cooper</u> (Printed Name)</p> <p><u>Roberta A. Cooper</u> (Signature)</p> <p><u>July 21, 2005</u> (Date of Deposit)</p>

REPLY TO OFFICE COMMUNICATION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication is in reply to the Office Communication dated February 8, 2005, concerning the above-referenced patent application. Applicants gratefully acknowledge that the Office has accepted the Applicant's Rule 1.131 Affidavit. In the Office Communication, the Examiner requested that the Applicant provide the date of conception and when the invention was reduced to practice to "help limit the search for prior art to a specific date before May 6, 2002" which would "help eliminate the need to file another rule 1.131 affidavit." See, Office Communication, page 2.

As discussed with Examiner Hamilton in a phone conference on March 3, 2005, Applicants are not required to provide the date of conception or the date of reduction to practice. MPEP §715.07(II) states:

When alleging that conception or a reduction to practice occurred prior to the effective date of the reference, the dates in the oath or declaration may be the actual dates or, if the applicant or patent owner does not desire to disclose his or her actual dates, he or she may merely allege that the acts referred to occurred prior to a specified date.

Accordingly, Applicant's will not provide actual dates for conception and reduction to practice at this time. The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 06-1447.

Respectfully submitted,

Date 7/21/05

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